

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re **Roman Zilberman
Liliya Zilberman**

Debtor(s)

Case No. 15-10093
Chapter **13**
Adversary no.: 15-197

CERTIFICATE OF SERVICE

I hereby certify that on May 19, 2015, a copy of Debtors' Motion to Determine Secured Status of Citibank Mortgage Company and to Strip Lien Effective Upon Discharge with Summons was served electronically or by regular United States mail to all interested parties, the Trustee and all creditors listed below.

**Citibank Mortgage Company, CitiMortgage
P.O. Box 6030
Sioux Falls, SD 57117
Attention: Barbara J. Desoer, CEO
VIA CERTIFIED MAIL; RETURN RECEIPT
REQUESTED-Article No.: 70150640000046444694**

**Citibank Mortgage Company, CitiMortgage
P.O. Box 6030
Sioux Falls, SD 57117
Attention Liliya Sandoval, Bankruptcy Dept.
VIA CERTIFIED MAIL; RETURN RECEIPT
REQUESTED-Article No.: 70150640000046444687**

**Citibank Mortgage Company, CitiMortgage
1000 Technology Drive
Mail Stop
O'Fallon, MO 63368
Attention: Daniel Letbetter, Executive Response
Specialist
VIA CERTIFIED MAIL; RETURN RECEIPT
REQUESTED - Article No.: 70150640000046444670**

/s/ Tova Weiss

**Tova Weiss
Blitshtein & Weiss
648 2nd Street Pike
Southampton, PA 18966
215-364-4900 Fax: 215-364-8050
weiss@lawyersbw.com**

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ORDER

AND NOW, on this day of , 2015, upon review and consideration of Debtor, Liliya Zilberman's, Motion for Approval of Loan Modification for the real property located at 4035 Green Street, Philadelphia, PA 19104, it is hereby ORDERED AND DECREED that the Motion for Approval of Loan Modification is Granted.

J.

**United States Bankruptcy Court
Eastern District of Pennsylvania**

In re	<u>Roman Zilberman</u> <u>Liliya Zilberman</u>	Debtor(s)	Case No.	<u>15-10093</u>
			Chapter	<u>13</u>

MOTION FOR APPROVAL OF LOAN MODIFICATION

Debtor, Liliya Zilberman, by and through her counsel, Tova Weiss, does hereby file this Motion for Approval of a Loan Modification regarding the real property located at 4035 Green Street, Philadelphia, PA 19104 and in support thereof states as follows:

1. Debtor, Liliya Zilberman, owns a rental property located at 4035 Green Street, Philadelphia, PA 19104, said property is listed on her Bankruptcy Schedules, A and D.

2. Debtor, Liliya Zilberman, has been offered a Loan Modification on said property 4035 Green Street, Philadelphia, PA 19104, which includes the following:

a) Modified Fixed Interest Rate to be changed from the current rate of 7.500% to a modified rate of 4.250%;

b) The current unpaid balance is \$183,261.44 and will be modified to a principal balance of \$159,850.00;

c) The current payment of principal and interest is \$1,391.44 and the modified payment of principal and interest will be \$693.14 plus \$222.23 for escrow for a total payment of \$915.37.

(See Attached Loan Modification Letter, Exhibit "A")

3. The Loan Modification offer being made by CitiMortgage is greatly beneficial to Debtor, Liliya Zilberman and respectfully requests that this Court approve this Loan Modification.

WHEREFORE, Debtor, Liliya Zilberman, respectfully requests that the Loan Modification from CitiMortgage regarding the real property located at 4035 Green Street, Philadelphia, PA 19104 be Granted.

Respectfully Submitted,
BLITSHTAIN & WEISS, P.C.

/s/Tova Weiss
Tova Weiss, Esquire
Attorney for Debtor(s)

Date: 7/6/2015

